

FILED

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
JASPER DIVISION

MAR 20 AM 8:50

U.S. DISTRICT COURT
N.D. OF ALABAMA

RONALD YOUNG and MARIE YOUNG,)	
)	
Plaintiffs,)	
)	
vs)	CIVIL ACTION NO. 96-RRA-2366-J
)	
UNION SECURITY LIFE INSURANCE COMPANY,)	
)	
Defendant.)	
=====)	
RONNIE YOUNG,)	
)	
Plaintiff,)	
)	
vs)	CIVIL ACTION NO. 96-B-2367-J
)	
UNION SECURITY LIFE INSURANCE COMPANY,)	
)	
Defendant.)	

ENTERED

MAR 20 1997

MEMORANDUM OF OPINION

The court has considered the entire file in these actions together with the Magistrate Judge's Report and Recommendation and has reached an independent conclusion that the Magistrate Judge's Report and Recommendation is due to be adopted and approved. The court hereby adopts and approves the findings and recommendation

of the Magistrate Judge as the findings and conclusions of the court. In accord with the recommendation, the plaintiffs' motions for remand are due to be granted. An appropriate order will be entered.

DONE, this 14th day of March, 1997.

Sharon Lovelace Blackburn
SHARON LOVELACE BLACKBURN,
UNITED STATES DISTRICT JUDGE